



INSURANCE
SUPERVISION
AGENCY

Republic of Macedonia

**Report on the scope and content of the work
of Insurance Brokerage Companies
for the period 01.01-31.12.2015**



Skopje, 2016

Remark: The data is obtained from the insurance undertakings through regularly reporting according to the article 104 from the Insurance Supervision Law ("Official Gazette" no. 27/02, 84/02, 98/02, 33/04, 88/05, 79/07, 8/08, 88/08, 56/09, 67/10, 44/11, 188/13, 43/14, 112/14, 153/15 and 192/15). The management is responsible for fair presentation and accurate data.

Exchange rate on 31.3.2016: 1 EUR = 61.5947 MKD

Content:

1. **Number of contracts (by insurance undertakings)**
2. **Number of contracts (by classes of insurance)**
3. **Gross written premium (by insurance undertakings)**
4. **Gross written premium (by classes of insurance)**



Table 1. Number of contracts (by insurance undertakings)

Intermediation insurance activities	Makedonija	Triglav	Sava	Evroins	Winner	Eurolink	Insig	Uniqa	Albsig	Croatoa nonlife	Insurance policy	Croatia life	Grawe	Winner life	Uniqa life	Total
AMG Premium	1,491	85	147	421	74	12	150	38	7	54	0	0	0	0	0	2,479
A-tim	0	6	0	125	13	70	0	0	1	0	0	0	0	0	0	215
VFP	0	417	2,651	0	0	0	0	211	0	0	5,461	2,129	913	708	264	12,754
Delta- ins	7	249	73	33	96	60	0	0	2	213	403	2	1	0	0	1,139
Euro eksperts	163	685	745	37	85	229	3	1	8	970	78	0	0	0	0	3,004
Euromak	25	61	30	0	5	212	0	5	0	7	0	0	0	0	0	345
In- broker	2,324	586	808	30	77	872	1	70	5	27	16	0	0	0	0	4,816
JDB Broker	21	189	92	4	169	2	0	3	2	322	36	0	0	0	0	840
KMK Broker	16	0	16	0	0	0	6	11	0	0	1	0	0	0	0	50
Legra	50	81	9	76	12	97		159	8	3	0	0	0	0	0	495
Mobiliti	3,491	13,518	3,581	7,154	2,626	4,144	778	1,580	1,189	994	2,162	2	0	0	0	41,219
Nashe osiguruvanje	783	476	929	24	138	2,382	248	88	61	133	1,405	2	0	0	0	6,669
Polisa plus	111	1,279	807	1,915	2,258	187	113	200	693	151	1,647	0	0	0	0	9,361
Seda broker	463	5,068	4,263	2,668	777	8,137	2,643	9,025	2,075	10,379	5,869	0	0	0	0	51,367
Super broker		150	105		147	2,360	38	5,162	7,882	53	46	0	0	0	0	15,943
Korab ins	230	1,601	1,023	1,698	338	256	177	193	149	2,169	273	0	0	0	0	8,107
Wiass	278	1,277	539	0	289	1,276	570	567	469	93	333	0	0	0	0	5,691
Certus	350	2,259	3,030	6,797		350	28	186	93	752	934	5	1	0	0	14,785
Nov osiguritelen broker	16	91	17	3,566	524	64	3	6	8	10	11	0	0	0	0	4,316
Safe Invest	102	103	368		1,236	7		50	9	2,001	24	0	0	154	0	4,054
CVO Broker	0	1,110		622	345	423	79	100	112	299	2,259	0	0	0	0	5,349
ASUC Broker	178	1,235	1,124	2,616	300	137	70	206	50	730	445	0	1	0	0	7,092
Mega Broker	29	61	1,050		1,922	17		26	9	13	249	0	9	0	0	3,385
S.T.M Broker Plus	25	22	19	1,628	369	48	3	59	25	16	16	0	0	0	0	2,230
AM Broker	702	3,296	1,357	819	1,119	976	23	250	61	1,472	280	0	0	4	0	10,359
VIA Broker	0	393	360	0	133	777	79	4,757	6,578	0	75	0	0	0	0	13,152
Veber GMA	128	162	0	0	30	2	16	27	0	4	0	0	0	0	0	369
SN Osiguritelen Broker	40	2,898	53	647	1,039	654	30	1,121	37	0	218	0	0	0	0	6,737
Mak trend Broker	482	222	156	10	5	2	2	0	12	12	1	0	0	29	0	933
Porshe Broker	0	0	180	0	0	0	0	72	0	0	50	0	0	0	0	302
Total	11,505	37,580	23,532	30,890	14,126	23,753	5,060	24,173	19,545	20,877	22,292	2,140	925	895	264	237,557

Table 2. Number of contracts (by classes of insurance)

1. Intermediation insurance activities	01. Accident	02. Health	03. Motor vehicles (casco)	04. Railway vehicles (casco)	05. Aircrafts (casco)	06. Vessels (casco)	07. Cargo	08. Property, fire and nat.forces	09. Property, other	10. MTPL (total)	11. Aircraft's liability	12. Vessel's liability	13. General liability	14. Credit	15. Suretyship	16. Financial losses	17. Legal expenses	18. Tourists assistance	19. Life insurance	21. Unit-linked	Total
AMG Premium	312	0	47	0	0	0	0	179	0	2,135	0	0	1	0	0	0	0	71	0	0	2,479
A-tim	73	0	31	0	0	0	0	12	20	110	0	0	3	0	0	0	0	31	0	0	215
VFP	2,108	0	273	0	0	0	11	788	736	3,192	0	3	518	0	0	6	0	4,656	4,014	322	12,754
Delta- ins	102	0	96	0	0	0	1	126	41	494	0	0	8	0	0	0	0	354	3	0	1,139
Euro eksperts	163	1	269	0	0	0	1	172	433	1,078	0	2	107	0	0	0	0	913	0	0	3004
Euromak	112	0	100	0	0	0	0	23	13	194	0	0	31	0	0	5	0	56	0	0	345
In- broker	533	0	453	0	0	0	126	179	201	2,374	0	0	42	0	0	0	0	1,379	0	0	4,816
JDB Broker	190	0	51	0	0	0	0	37	67	280	0	0	147	0	0	0	0	226	0	0	840
KMK Broker	29	0	0	0	0	0	0	0	0	35	0	0	0	0	0	0	0	14	0	0	50
Legra	89	0	104	0	0	0	1	34	46	252	0	2	28	0	0	2	0	43	0	0	495
Mobiliti	13,484	0	797	0	0	0	0	31	797	35,505	0	2	13	0	0	0	0	5,410	2	0	41,219
Nashe osiguruvanje	2,279	0	183	0	0	0	2	138	168	4,368	0	0	46	0	0	0	0	1,735	2	0	6,669
Polisa plus	5,028	0	60	0	0	0	0	15	27	8,639	0	0	3	0	0	0	0	600	0	0	9,361
Seda broker	24,599	0	734	0	0	2	2	37	65	48,923	0	4	13	0	0	0	0	1,794	0	0	51,367
Super broker	4,914	0	215	0	0	0	0	8	2	15,409	0	0	1	0	0	0	0	375	0	0	15,943
Korab ins	2,760	0	97	0	0	0	3	29	51	6,847	0	0	9	0	0	0	0	1100	0	0	8107
Wiass	2,506	0	89	0	0	0	0	17	4	4,249	0	0	3	0	0	0	0	1,434	0	0	5,691
Certus	3,718	0	405	0	0	0	7	123	127	11,909	0	3	32	0	2	0	0	2,228	6	0	14785
Nov osiguritelen broker	1,590	0	63	0	0	0	0	15	0	4,161	0	0	5	0	0	0	0	72	0	0	4316
Safe Invest	1,684	0	69	0	0	0	6	59	75	2,570	0	0	41	0	1	0	0	1,112	154	0	4054
CVO Broker	107	39	0	0	0	0	0	0	0	5,203	0	0	0	0	0	0	0	0	0	0	5,349
ASUC Broker	2,577	0	78	0	0	0	0	28	3	6,175	0	0	5	0	0	0	0	843	1	0	7092
Mega Broker	1257	2	98	0	0	0	0	59	103	1953	0	1	15	0	6	0	0	1119	9	0	3385
S.T.M Broker Plus	1017	3	44	0	0	1	0	17	34	1,651	0	0	7	0	0	0	0	476	0	0	2,230
AM Broker	3,034	0	275	0	0	0	9	91	173	7,856	0	0	43	0	0	0	0	1,939	3	0	10,359
VIA Broker	3,440	0	43	0	0	0	4	0	8	8,765	0	0	4	0	0	0	0	888	0	0	13152
Veber GMA	123	0	2	0	0	0	0	5	6	200	0	0	1	0	0	0	0	157	0	0	369
SN Osiguritelen Broker	1644	0	378	0	0	0	0	315	358	2708	0	0	33	0	0	0	0	1301	0	0	6737
Mak trend Broker	384	0	111	0	0	0	13	57	64	495	0	1	38	0	0	0	0	120	29	0	933
Porsche Broker	75	0	109	0	0	0	0	0	0	118	0	0	0	0	0	0	0	0	0	0	302
Total	79,931	45	5,274	0	0	3	186	2,594	2,905	187,848	0	18	1,197	0	9	13	0	30,446	4,223	322	237,557



Table 3. Gross Written Premium (by insurance undertaking)

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Intermediation insurance activities	Makedonija	Triglav	Sava	Evroins	Winner	Eurolink	Insig	Uniqa	Albsig	Croatoa nonlife	Insurance policy	Croatia life	Grawe	Winner life	Uniqa life	Total
AMG Premium	9,421	379	1,147	1,381	426	56	685	186	60	291	0	0	0	0	0	14,032
A-tim	0	316		1,059	159	816	0	0	149	0	0	0	0	0	0	2,499
VFP	0	17,385	12,635	0	0	0	0	2,346	0	0	23,875	291,544	226,046	57,248	37,234	668,313
Delta- ins	62	3,010	542	534	1,390	563	0	0	6	1,617	412	651	233	0		9,020
Euro eksperts	2,166	6,425	5,022	390	1,239	9,613	17	6	56	4,489	215	0	0	0	0	29,638
Euromak	71	2,028	571	0	556	17,419	0	604	0	103	0	0	0	0	0	21,352
In- broker	99,126	10,363	5,815	612	436	21,938	3	77,984	45	1,661	1,599	0	0	317	0	219,899
JDB Broker	2,581	1,974	4,620	143	5,329	35	0	34	90	3,273	776	0	0	0	0	18,855
KMK Broker	111	0	11	0	0	0	61	97	0	0	1	0	0	0	0	281
Legra	230	5,089	1,932	416	2,768	558	0	2,318	166	42	0	0	0	0	0	13,519
Mobiliti	15,236	65,117	13,588	10,340	11,308	18,035	3,393	7,395	5,015	4,832	9,717	82	0	0	0	164,058
Nashe osiguruvanje	5,409	4,523	5,879	667	3,153	7,725	772	422	558	1,137	5,723	125	0	0	0	36,093
Polisa plus	468	6,266	2,359	7,006	12,070	809	385	849	3,187	735	8,326	0	0	0	0	42,460
Seda broker	2,374	27,466	16,213	12,558	4,029	40,756	12,137	37,472	8,539	53,609	29,005	0	0	73	0	244,231
Super broker		654	445		310	12,903	128	26,945	41,373	153	168	0	0	0	0	83,079
Korab ins	1,087	7,249	2,964	6,576	1,856	1,068	785	859	573	7,309	1,194	0	0	0	0	31,520
Wiass	257	8,062	4,652	0	867	6,698	2,962	3,161	2,745	572	338	0	0	0	0	30,314
Certus	1,507	14,441	8,984	42,116		2,375	122	799	335	3,977	1,890	1,260	1,015	0	0	78,821
Nov osiguritelen broker	53	445	136	14,270	2,286	284	10	15	32	34	55	0	0	0	0	17,620
Safe Invest	511	1,357	308	0	5,033	24	0	145	21	9,651	90	181	0	13,319	0	30,640
CVO Broker	0	4,983	0	2,420	1,658	2,006	228	413	472	1,322	8,131	0	0	0	0	21,633
ASUC Broker	779	5,440	2,122	9,818	1,319	588	238	935	243	926	943	0	2	0	0	23,353
Mega Broker	77	365	888		10,557	62		144	29	112	1,383	0	2,854	0	0	16,471
S.T.M Broker Plus	194	109	96	7,331	2,541	145	8	352	134	56	99	0	0	0	0	11,065
AM Broker	10,928	18,062	4,261	3,681	7,568	6,488	81	1,182	203	2,747	1,409	25	0	31	0	56,666
VIA Broker	0	1,465	807	0	456	2,940	245	20,576	25,413	0	262	0	0	0	0	52,164
Veber GMA	581	127	0	0	142	9	71	146	0	10	0	0	0	0	0	1,086
SN Osiguritelen Broker	135	23,173	249	2,942	4,031	3,618	90	6,218	129	0	2,802	0	0	0	0	43,387
Mak trend Broker	32,156	5,157	4,228	39	63	132	13	0	652	176	4	0	0	4,014	0	46,634
Porsche Broker	0	0	1,644	0	0	0	0	686	0	0	673	0	0	0	0	3,003
Total	185,520	241,430	102,118	124,299	81,550	157,663	22,434	192,289	90,225	98,834	99,090	293,868	230,150	75,002	37,234	2,031,706

Table 4. Gross Written Premium (by classes of insurance)

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1. Intermediation insurance activities	01. Accident	02. Health	03. Motor vehicles (casco)	04. Railway vehicles (casco)	05. Aircrafts (casco)	06. Vessels (casco)	07. Cargo	08. Property, fire and nat.forces	09. Property, other	10. MTPL (total)	11.Aircraft's liability	12. Vessel's liability	13. General liability	14. Credit	15. Suretyship	16. Financial losses	17. Legal expenses	18.Tourists assistance	19. Life insurance	21. Unit-linked	Total
AMG Premium	357	0	638	0	0	0	0	3,932	0	9,043	0	0	30	0	0	0	0	32	0	0	14,032
A-tim	698	0	601	0	0	0	0	292	304	548	0	0	35	0	0	0	0	21	0	0	2,499
VFP	6,979	0	4,270	0	0	0	87	2,681	4,786	17,979	0	18	2,732	0	0	356	0	16,353	604,739	7,333	668,313
Delta- ins	633	0	1,212	0	0	0	400	1,113	1,918	2,598	0	0	117	0	0	0	0	145	884	0	9,020
Euro eksperts	3,611	21	5,550	0	0	0	3	2,989	9,671	6,108	0	11	1,114	0	0	0	0	560	0	0	29,638
Euromak	2,848	0	623	0	0	0	0	1,548	1,188	1,587	0	0	13,139	0	0	292	0	127	0	0	21,352
In- broker	20,835	0	16,298	0	0	0	3,901	90,952	47,298	16,058	0	0	23,488	0	0	0	0	752	317	0	219,899
JDB Broker	3,565	0	1,324	0	0	0	0	2,846	7,044	1,880	0	0	2,124	0	0	0	0	72	0	0	18,855
KMK Broker	7	0	0	0	0	0	0	0	0	267	0	0	0	0	0	0	0	7	0	0	281
Legra	1,351	0	1,483	0	0	0	100	1,396	3,877	1,468	0	13	1,517	0	0	2,279	0	35	0	0	13,519
Mobiliti	4,531	0	4,995	0	0	0	0	185	772	150,650	0	4	354	0	0	0	0	2,485	82	0	164,058
Nashe osiguruvanje	4,399	0	2,935	0	0	0	107	4,314	3,297	19,383	0	0	741	0	0	0	0	792	125	0	36,093
Polisa plus	1,768	0	355	0	0	0	0	527	94	39,335	0	0	85	0	0	0	0	299	0	0	42,463
Seda broker	7,834	0	7,503	0	0	118	8	1,599	592	225,177	0	19	360	0	0	0	0	948	73	0	244,231
Super broker	1,726	0	1,882	0	0	0	0	200	16	79,099	0	0	9	0	0	0	0	147	0	0	83,079
Korab ins	1,644	0	732	0	0	0	43	255	182	28,122	0	0	176	0	0	0	0	366	0	0	31,520
Wiass	3,012	0	880	0	0	0	0	106	52	25,490	0	0	70	0	0	0	0	704	0	0	30,314
Certus	12,242	0	5,113	0	0	0	36	2,535	2,252	52,437	0	2	1,173	0	6	0	0	750	2,275	0	78,821
Nov osiguritelen broker	268	0	433	0	0	0	0	128	0	16,640	0	0	73	0	0	0	0	77	0	0	17,619
Safe Invest	893	0	858	0	0	0	98	878	416	13,411	0	0	190	0	5	0	0	391	13,500	0	30,640
CVO Broker	35	10	0	0	0	0	0	0	0	21,588	0	0	0	0	0	0	0	0	0	0	21,633
ASUC Broker	494	0	386	0	0	0	0	88	1	22,117	0	0	35	0	0	0	0	230	2	0	23,353
Mega Broker	542	71	1,220	0	0	0	0	450	401	10,212	0	4	184	0	11	0	0	522	2,854	0	16,471
S.T.M Broker Plus	248	9	482	0	0	7	0	27	100	9,841	0	0	85	0	0	0	0	266	0	0	11,065
AM Broker	3,713	0	3,971	0	0	0	544	6,006	3,989	37,018	0	0	638	0	0	0	0	731	56	0	56,666
VIA Broker	978	0	514	0	0	0	76	0	62	50,164	0	0	73	0	0	0	0	297	0	0	52,164
Veber GMA	20	0	5	0	0	0	0	24	15	930	0	0	26	0	0	0	0	65	0	0	1,085
SN Osiguritelen Broker	2,498	0	12,534	0	0	0	0	2,267	5,267	19,464	0	0	710	0	0	0	0	647	0	0	43,387
Mak trend Broker	10,118	0	3,417	0	0	0	620	3,736	17,810	4,183	0	7	2,669	0	0	0	0	60	4,014	0	46,634
Porsche Broker	24	0	2,232	0	0	0	0	0	0	747	0	0	0	0	0	0	0	0	0	0	3,003
Total	97,871	111	82,446	0	0	125	6,023	131,074	111,404	883,544	0	78	51,947	0	22	2,927	0	27,881	628,921	7,333	2,031,707

Share by insurance classes
(in the respective class of insurance at the industry level)

